

## **EXHIBIT A**

**UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF WEST VIRGINIA**

**CURT RICE,**

**Plaintiff,**

**v.**

**CIVIL ACTION NO. 3:14-CV-93 (Groh)**

**GREEN TREE SERVICING, LLC,**

**Defendant.**

**AFFIDAVIT OF STEWART M. DERRICK**

COMMONWEALTH OF VIRGINIA       )  
  ) to wit:  
COUNTY OF SPOTSYLVANIA       )

I, Stewart M. Derrick, after being duly sworn, state as follows:

1. I am employed by Green Tree Servicing, LLC ("Green Tree") as a Regional Manager. I am duly authorized to make this Affidavit in support of Green Tree's Motion for Summary Judgment.

2. I am familiar with the books and records of Green Tree, which books and records are kept in the ordinary course of business. In particular, I have reviewed and am familiar with the books and records related to the servicing of Plaintiff Curt Rice's ("Plaintiff") loan, which loan was made on or about August 24, 2006 ("Loan").

3. In August of 2013, just two months after Green Tree took over servicing of Plaintiff's Loan, Plaintiff wrote Green Tree to request removal of the PMI from his Loan account. A copy of Plaintiff's August 2013 correspondence is attached to this Affidavit as

Exhibit A-1. In his August 2013 correspondence, Plaintiff wrote that his PMI should have terminated in August of 2013.

4. There were a number of communications with Plaintiff after the August 2013 correspondence, all related to Plaintiff's request or demand to cancel the PMI on his Loan.

5. Initially, Green Tree understood Plaintiff's request to be a borrower-requested cancellation. Based on that understanding, Green Tree began the process for obtaining an appraisal of Plaintiff's Property.

6. But Plaintiff protested, and then clarified that he was not requesting termination based on a current appraisal. Rather, he believed that his PMI should have terminated automatically.

7. During these communications, Plaintiff requested an amortization schedule for his Loan, which was sent to him with a cover letter dated November 22, 2013. The amortization schedule begins June 1, 2013, and starts with a principal balance of \$314,103.54.

8. Subsequently, Plaintiff requested the date that his PMI would automatically terminate. Green Tree uses a worksheet for determining the automatic termination date, and runs an amortization schedule from the time of the loan modification.

9. A copy of the worksheet and amortization schedule used to determine the date by which Plaintiff's PMI would automatically terminate is attached to this Affidavit as Exhibit A-2. It begins September 1, 2010, with the modified principal balance of \$340,123.01. The worksheet accompanying the amortization schedule is used by Green Tree's employees to determine an Automatic Termination Date.

10. On December 6, 2013, in response to Plaintiff's request, Green Tree wrote Plaintiff and advised him that his new automatic termination date was February 1, 2020, which

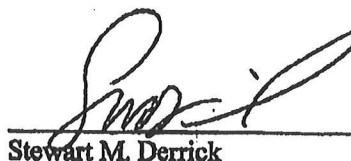
was derived from the worksheet and the amortization schedule attached as Exhibit A-2. A copy of the letter to Plaintiff, advising of the new Automatic Termination Date, is attached to this Affidavit as Exhibit A-3.

11. Plaintiff has timely paid every monthly installment due and owing under his Loan, as modified, since September of 2010. Each monthly payment includes a monthly PMI premium.

12. Green Tree has not made any collection calls on Plaintiff's Loan and Green Tree has not sent any collection letters to Plaintiff since September of 2010. At no time since September of 2010 has Plaintiff's Loan been referred to Green Tree's collection department.

13. Each month Green Tree sends a billing statement to Plaintiff, as it does to nearly every other borrower whose loan Green Tree services.

Further, the affiant sayeth not.



Stewart M. Derrick

Subscribed and sworn to before me this 19 day of May, 2015, by Stewart Masterson Derrick

\_\_\_\_\_, \_\_\_\_\_ for Green Tree Servicing, LLC.



Notary Public

My commission expires:

02/28/17



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Aug 05 2013 7:31AM HP LASERJET FAX



**FACSIMILE TRANSMITTAL SHEET**

TO: <u>Greentree Servicing</u>	FROM: <u>Carl Rice</u>
COMPANY:	DATE: <u>8/5/2013</u>
FAX NUMBER: <u>480-383-0632</u>	TOTAL NO. OF PAGES INCLUDING COVER: <u>3</u>
PHONE NUMBER:	SENDER'S PHONE NUMBER: <u>703-304-1406</u>
RE:	SENDER'S FAX NUMBER: <u>703-996-4443</u>

☐ URGENT    ☐ FOR REVIEW    ☐ PLEASE COMMENT    ☐ PLEASE REPLY    ☐ PLEASE RECYCLE

NOTES/COMMENTS:



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Aug 05 2013 7:31AM HP LASERJET FAX P.2

To Whom It May Concern,

I would like to request the removal of the PMI insurance from my account # \_\_\_\_\_

Under the original PMI agreement (supporting document provided); the PMI should be removed once the LTV of 80% or less is reached, based upon the original value of the home (\$395,000). Our current loan balance is: \$311,749.47. Which yields a LTV of  $311,749.47/395,000 = .789$

Please see attached document and feel free to contact me with any questions.

Regards,



Curt Rice

Account

Cell -- 703-304-1406





Mail Stop SV3-23A  
450 American Street  
Simi Valley, CA 93085-0285

Notice Date: January 17, 2008

Account No.: \_\_\_\_\_

CGS43645016009  
Curt Rice  
97 Stephanie Way  
Charles Town, WV 25414

**IMPORTANT MESSAGE ABOUT YOUR LOAN**

Thank you for your request to cancel the Private Mortgage Insurance (PMI) coverage on your loan. If this is a single family dwelling that is your *primary* residence or your *second* home, the current requirements for deletion are described below. If this is an investment property, please contact us at 1-800-869-8607 for the current deletion requirements.

**WHAT THIS MEANS**

Your loan must not have been thirty (30) or more days past due during the last 12 months or sixty (60) or more days past due during the last 24 months.

In addition to the above criterion, one of the following (A or B) must apply:

A) The principal balance of your loan is paid down to a loan-to-value ratio of 80% or less, based on the original value of your home when your loan was closed. The loan-to-value (LTV) ratio is defined as the current unpaid principal balance of the loan divided by the lower of the sales price of your home or the appraised value of your home at the time your loan was closed. Countrywide Home Loans will need to certify that the original value of your home has not declined.

OR

B) At least two (2) years have elapsed since the origination of your loan and your loan otherwise qualifies for PMI deletion based on the requirements in effect at that time.

**WHAT YOU NEED TO DO**

Our records indicate that your loan does not meet the requirements referenced above. The loan-to-value ratio for your loan is greater than 80% (based on A) and 2 years have not elapsed since the origination of your loan (as indicated in-B).

Please contact us one month prior to 08/24/2008 to request cancellation of the PMI coverage and to receive the most recent cancellation requirements. Please keep in mind that any late payments will prevent the cancellation from being approved. These requirements are subject to change by Federal or State law or Lender requirement.

We appreciate this opportunity to be of service to you.

PLS2NATL 6484 09/08/2008

FIRMA MI Cancellation Review		Loan number:
Date Written Cancellation Request received (date or fax stamp):	United Guaranty Residential Insurance	Customer's Name: <b>RICE</b>
(All cancel requests must be a written request and completed within 30 days of the request received date)		
Review Date: 1/22/2013		
Is this a FIRMA loan?	Yes	If no, please use Non-FIRMA MI cancel review sheet
State	WV	If CA, NV, or WA, please use specific State MI Cancel review sheet
Late Fees	No	30 day lates within past 12 months, and 60 day lates within 24 months
Late Payments?	No	Double-check with appraisal
Property type	PUD	
Principal Balance	\$ 309,377.70	Include RDIC's: 700, 701, 702, 703, 704, 720, 721, 722, 723, 724
Corporate Advances		
Total Loan	\$ 309,377.70	
Loan Amount	\$ 355,500.00	
Payment	\$ 1,567.99	
First Payment	10/1/2005	
Interest Rate	3.000%	
Cash Date	8/24/2006	If prior to 7/28/98, follow the investment rules same as investment
Maturity Date	9/1/2016	
Guarantee Loan	No	If yes, ...
Modified	yes, 9/1/2010	If Yes, print off modification from MIS to use in Amort Schedule
Appraisal and HUD		
Appraised Value	\$ 452,000.00	
Sales Price	\$ 395,000.00	If refi, N/A question
MOD Value	\$ 322,700.00	Value from 11/2013 Spreadsheet
Original Value	\$ 322,700.00	Lesser of appraised value and sale price
Initial MI disclosure Date		
Application		
Unit Use	Primary Residence	If ARM, use all rate adjustments for past payment and use current rate for future payments
Note Rate type	Variable	
Purpose of Mortgage	Purchase	
Amortization Schedule		
Current ARM LTV	99.57%	Total Owing Added by Original Value
Date for 80%	6/1/2019	
Date for 75%	2/1/2020	
Date for 70%	1/1/2021	
Date for 65%	6/1/2022	
If all requirements are met, please see the approval addendum which outlines additional criteria to be considered prior to		
Denied - see page 2 Approved - see approval addendum		
<input checked="" type="checkbox"/> DENIAL LETTER	<input checked="" type="checkbox"/> IMAGE DOCUMENTS Including Customer request and supporting docs	
<input checked="" type="checkbox"/> NOTE EAS	<input checked="" type="checkbox"/> LOGGED ON CANCELLATION SPREADSHEET G:\Analyst\Escrow\Audit\Escrow Cancel Requests	
Reviewed By: <b>WAHLOB</b>	Date: <b>2/2/2013</b>	
Pre-Approval/Approval For the below questions, all answers must be Yes in order to have the		
Written Request from Customer to obtain current appraisal?	Yes/No	Date Received: _____
Fee for appraisal received or billed to account?	Yes/No	Date Received: _____
Signed and Notarized affidavit stating no subordinate liens on property?	Yes/No	Date Received: _____
Appraisal ordered?	Yes/no	Order date: _____
Appraisal received?	Yes/no	Date Received: _____
Appraised Amount?		
Does this amount meet or exceed the original value?	Yes/no	What is the current LTV using the new appraised amount?
		Does this meet guidelines?
		Yes/No
Has the loan seasoned for at least 24 months?	Yes/No	If no, is FIRMA willing to waive seasoning requirements because of improvements to home?
<b>Approved:</b> <input type="checkbox"/> CANCEL MI ON EAS <input type="checkbox"/> CANCEL MI ON WEBSITE AND MI MASTER <input type="checkbox"/> REQUEST ANALYSIS <input type="checkbox"/> NOTE EAS <input type="checkbox"/> APPROVAL LETTER <input type="checkbox"/> IMAGE DOCUMENTS, INCLUDING LETTER AND SUPPORTING DOCS <input type="checkbox"/> LOGGED ON CANCELLATION		
Approval reviewer: _____	Date: _____	
Approval supervisor: _____	Date: _____	

EXHIBIT

A-2



Loan Number			Loan Origination Date		Loan Term		Interest Rate		Monthly Payment		First Payment Due		Final Payment Due	
Customer Name			JACO		Date 1		3.000%		Date 2		Regular Payment Amt		\$ 1,507.93	
Loan Purpose														
Inquire/Loan Area														
Date Paid			6/1/2010											
Loan Amount			\$ 349,123.01											
Payment Number	Date Payment Due	Payment Amount	Interest Rate	Number of Days	First Payment Due	Current Interest Due	First Payment Due	Principal Reduction	Principal Paid	Principal Balance	Interest Due			
1	6/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	349123.01	0.00			
2	7/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	347615.08	0.00			
3	8/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	346107.15	0.00			
4	9/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	344599.22	0.00			
5	10/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	343091.29	0.00			
6	11/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	341583.36	0.00			
7	12/1/2010	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	340075.43	0.00			
8	1/1/2011	1507.93	3.000%	31	0.00	1507.93	0.00	0.00	1507.93	338567.50	0.00			
9	2/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	337059.57	0.00			
10	3/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	335551.64	0.00			
11	4/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	334043.71	0.00			
12	5/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	332535.78	0.00			
13	6/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	331027.85	0.00			
14	7/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	329519.92	0.00			
15	8/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	328011.99	0.00			
16	9/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	326504.06	0.00			
17	10/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	324996.13	0.00			
18	11/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	323488.20	0.00			
19	12/1/2011	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	321980.27	0.00			
20	1/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	320472.34	0.00			
21	2/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	318964.41	0.00			
22	3/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	317456.48	0.00			
23	4/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	315948.55	0.00			
24	5/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	314440.62	0.00			
25	6/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	312932.69	0.00			
26	7/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	311424.76	0.00			
27	8/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	309916.83	0.00			
28	9/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	308408.90	0.00			
29	10/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	306900.97	0.00			
30	11/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	305393.04	0.00			
31	12/1/2012	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	303885.11	0.00			
32	1/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	302377.18	0.00			
33	2/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	300869.25	0.00			
34	3/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	299361.32	0.00			
35	4/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	297853.39	0.00			
36	5/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	296345.46	0.00			
37	6/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	294837.53	0.00			
38	7/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	293329.60	0.00			
39	8/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	291821.67	0.00			
40	9/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	290313.74	0.00			
41	10/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	288805.81	0.00			
42	11/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	287297.88	0.00			
43	12/1/2013	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	285789.95	0.00			
44	1/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	284282.02	0.00			
45	2/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	282774.09	0.00			
46	3/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	281266.16	0.00			
47	4/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	279758.23	0.00			
48	5/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	278250.30	0.00			
49	6/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	276742.37	0.00			
50	7/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	275234.44	0.00			
51	8/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	273726.51	0.00			
52	9/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	272218.58	0.00			
53	10/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	270710.65	0.00			
54	11/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	269202.72	0.00			
55	12/1/2014	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	267694.79	0.00			
56	1/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	266186.86	0.00			
57	2/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	264678.93	0.00			
58	3/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	263171.00	0.00			
59	4/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	261663.07	0.00			
60	5/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	260155.14	0.00			
61	6/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	258647.21	0.00			
62	7/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	257139.28	0.00			
63	8/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	255631.35	0.00			
64	9/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	254123.42	0.00			
65	10/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	252615.49	0.00			
66	11/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	251107.56	0.00			
67	12/1/2015	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	249599.63	0.00			
68	1/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	248091.70	0.00			
69	2/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	246583.77	0.00			
70	3/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	245075.84	0.00			
71	4/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	243567.91	0.00			
72	5/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	242060.00	0.00			
73	6/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	240552.07	0.00			
74	7/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	239044.14	0.00			
75	8/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	237536.21	0.00			
76	9/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	236028.28	0.00			
77	10/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	234520.35	0.00			
78	11/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	233012.42	0.00			
79	12/1/2016	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	231504.49	0.00			
80	1/1/2017	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	230000.00	0.00			
81	2/1/2017	1507.93	3.000%	30	0.00	1507.93	0.00	0.00	1507.93	228500.00	0.00			
82	3/1/2017	1507.93	3.000%	30	0.00	1507.93								



87	1/1/2017	1772.17	4.375%	35	0.00	922.21	0.00	0.00	777.81	273162.81	0.00
88	1/1/2017	1772.17	4.375%	35	0.00	915.27	0.00	-0.00	770.4	272325.91	0.00
89	1/1/2018	1772.17	4.375%	35	0.00	908.32	0.00	0.00	763.05	271475.36	0.00
90	2/1/2018	1772.17	4.375%	35	0.00	901.37	0.00	0.00	755.6	270618.44	0.00
91	3/1/2018	1772.17	4.375%	35	0.00	894.43	0.00	0.00	748.23	269747.49	0.00
92	4/1/2018	1772.17	4.375%	35	0.00	887.48	0.00	0.00	740.84	268867.24	0.00
93	5/1/2018	1772.17	4.375%	35	0.00	880.53	0.00	0.00	733.44	267972.19	0.00
94	6/1/2018	1772.17	4.375%	35	0.00	873.58	0.00	0.00	726.04	267067.00	0.00
95	7/1/2018	1772.17	4.375%	35	0.00	866.62	0.00	0.00	718.64	266153.11	0.00
96	8/1/2018	1772.17	4.375%	35	0.00	859.67	0.00	0.00	711.24	265230.74	0.00
97	9/1/2018	1772.17	4.375%	35	0.00	852.72	0.00	0.00	703.84	264299.44	0.00
98	10/1/2018	1772.17	4.375%	35	0.00	845.77	0.00	0.00	696.44	263359.79	0.00
99	11/1/2018	1772.17	4.375%	35	0.00	838.82	0.00	0.00	689.04	262411.29	0.00
100	12/1/2018	1772.17	4.375%	35	0.00	831.87	0.00	0.00	681.64	261453.44	0.00
101	1/1/2019	1772.17	4.375%	35	0.00	824.92	0.00	0.00	674.24	260486.64	0.00
102	2/1/2019	1772.17	4.375%	35	0.00	817.97	0.00	0.00	666.84	259511.29	0.00
103	3/1/2019	1772.17	4.375%	35	0.00	811.02	0.00	0.00	659.44	258527.79	0.00
104	4/1/2019	1772.17	4.375%	35	0.00	804.07	0.00	0.00	652.04	257535.74	0.00
105	5/1/2019	1772.17	4.375%	35	0.00	797.12	0.00	0.00	644.64	256535.54	0.00
106	6/1/2019	1772.17	4.375%	35	0.00	790.17	0.00	0.00	637.24	255526.79	0.00
107	7/1/2019	1772.17	4.375%	35	0.00	783.22	0.00	0.00	629.84	254509.99	0.00
108	8/1/2019	1772.17	4.375%	35	0.00	776.27	0.00	0.00	622.44	253485.54	0.00
109	9/1/2019	1772.17	4.375%	35	0.00	769.32	0.00	0.00	615.04	252452.94	0.00
110	10/1/2019	1772.17	4.375%	35	0.00	762.37	0.00	0.00	607.64	251412.59	0.00
111	11/1/2019	1772.17	4.375%	35	0.00	755.42	0.00	0.00	600.24	250363.94	0.00
112	12/1/2019	1772.17	4.375%	35	0.00	748.47	0.00	0.00	592.84	249307.44	0.00
113	1/1/2020	1772.17	4.375%	35	0.00	741.52	0.00	0.00	585.44	248242.59	0.00
114	2/1/2020	1772.17	4.375%	35	0.00	734.57	0.00	0.00	578.04	247169.94	0.00
115	3/1/2020	1772.17	4.375%	35	0.00	727.62	0.00	0.00	570.64	246089.04	0.00
116	4/1/2020	1772.17	4.375%	35	0.00	720.67	0.00	0.00	563.24	245000.29	0.00
117	5/1/2020	1772.17	4.375%	35	0.00	713.72	0.00	0.00	555.84	243893.14	0.00
118	6/1/2020	1772.17	4.375%	35	0.00	706.77	0.00	0.00	548.44	242777.14	0.00
119	7/1/2020	1772.17	4.375%	35	0.00	699.82	0.00	0.00	541.04	241652.79	0.00
120	8/1/2020	1772.17	4.375%	35	0.00	692.87	0.00	0.00	533.64	240519.54	0.00
121	9/1/2020	1772.17	4.375%	35	0.00	685.92	0.00	0.00	526.24	239377.94	0.00
122	10/1/2020	1772.17	4.375%	35	0.00	678.97	0.00	0.00	518.84	238227.44	0.00
123	11/1/2020	1772.17	4.375%	35	0.00	672.02	0.00	0.00	511.44	237068.44	0.00
124	12/1/2020	1772.17	4.375%	35	0.00	665.07	0.00	0.00	504.04	235899.44	0.00
125	1/1/2021	1772.17	4.375%	35	0.00	658.12	0.00	0.00	496.64	234721.44	0.00
126	2/1/2021	1772.17	4.375%	35	0.00	651.17	0.00	0.00	489.24	233533.94	0.00
127	3/1/2021	1772.17	4.375%	35	0.00	644.22	0.00	0.00	481.84	232337.44	0.00
128	4/1/2021	1772.17	4.375%	35	0.00	637.27	0.00	0.00	474.44	231132.44	0.00
129	5/1/2021	1772.17	4.375%	35	0.00	630.32	0.00	0.00	467.04	229918.44	0.00
130	6/1/2021	1772.17	4.375%	35	0.00	623.37	0.00	0.00	459.64	228695.44	0.00
131	7/1/2021	1772.17	4.375%	35	0.00	616.42	0.00	0.00	452.24	227462.94	0.00
132	8/1/2021	1772.17	4.375%	35	0.00	609.47	0.00	0.00	444.84	226221.44	0.00
133	9/1/2021	1772.17	4.375%	35	0.00	602.52	0.00	0.00	437.44	224971.44	0.00
134	10/1/2021	1772.17	4.375%	35	0.00	595.57	0.00	0.00	430.04	223712.44	0.00
135	11/1/2021	1772.17	4.375%	35	0.00	588.62	0.00	0.00	422.64	222444.44	0.00
136	12/1/2021	1772.17	4.375%	35	0.00	581.67	0.00	0.00	415.24	221167.44	0.00
137	1/1/2022	1772.17	4.375%	35	0.00	574.72	0.00	0.00	407.84	219881.44	0.00
138	2/1/2022	1772.17	4.375%	35	0.00	567.77	0.00	0.00	400.44	218586.44	0.00
139	3/1/2022	1772.17	4.375%	35	0.00	560.82	0.00	0.00	393.04	217282.44	0.00
140	4/1/2022	1772.17	4.375%	35	0.00	553.87	0.00	0.00	385.64	215969.44	0.00
141	5/1/2022	1772.17	4.375%	35	0.00	546.92	0.00	0.00	378.24	214647.44	0.00
142	6/1/2022	1772.17	4.375%	35	0.00	540.07	0.00	0.00	370.84	213316.44	0.00
143	7/1/2022	1772.17	4.375%	35	0.00	533.12	0.00	0.00	363.44	211976.44	0.00
144	8/1/2022	1772.17	4.375%	35	0.00	526.17	0.00	0.00	356.04	210627.44	0.00
145	9/1/2022	1772.17	4.375%	35	0.00	519.22	0.00	0.00	348.64	209269.44	0.00
146	10/1/2022	1772.17	4.375%	35	0.00	512.27	0.00	0.00	341.24	207902.44	0.00
147	11/1/2022	1772.17	4.375%	35	0.00	505.32	0.00	0.00	333.84	206526.44	0.00
148	12/1/2022	1772.17	4.375%	35	0.00	498.37	0.00	0.00	326.44	205141.44	0.00
149	1/1/2023	1772.17	4.375%	35	0.00	491.42	0.00	0.00	319.04	203747.44	0.00
150	2/1/2023	1772.17	4.375%	35	0.00	484.47	0.00	0.00	311.64	202344.44	0.00
151	3/1/2023	1772.17	4.375%	35	0.00	477.52	0.00	0.00	304.24	200931.44	0.00
152	4/1/2023	1772.17	4.375%	35	0.00	470.57	0.00	0.00	296.84	199508.44	0.00
153	5/1/2023	1772.17	4.375%	35	0.00	463.62	0.00	0.00	289.44	198075.44	0.00
154	6/1/2023	1772.17	4.375%	35	0.00	456.67	0.00	0.00	282.04	196632.44	0.00
155	7/1/2023	1772.17	4.375%	35	0.00	449.72	0.00	0.00	274.64	195179.44	0.00
156	8/1/2023	1772.17	4.375%	35	0.00	442.77	0.00	0.00	267.24	193716.44	0.00
157	9/1/2023	1772.17	4.375%	35	0.00	435.82	0.00	0.00	259.84	192243.44	0.00
158	10/1/2023	1772.17	4.375%	35	0.00	428.87	0.00	0.00	252.44	190760.44	0.00
159	11/1/2023	1772.17	4.375%	35	0.00	421.92	0.00	0.00	245.04	189267.44	0.00
160	12/1/2023	1772.17	4.375%	35	0.00	414.97	0.00	0.00	237.64	187764.44	0.00
161	1/1/2024	1772.17	4.375%	35	0.00	408.02	0.00	0.00	230.24	186251.44	0.00
162	2/1/2024	1772.17	4.375%	35	0.00	401.07	0.00	0.00	222.84	184728.44	0.00
163	3/1/2024	1772.17	4.375%	35	0.00	394.12	0.00	0.00	215.44	183195.44	0.00
164	4/1/2024	1772.17	4.375%	35	0.00	387.17	0.00	0.00	208.04	181652.44	0.00
165	5/1/2024	1772.17	4.375%	35	0.00	380.22	0.00	0.00	200.64	180099.44	0.00
166	6/1/2024	1772.17	4.375%	35	0.00	373.27	0.00	0.00	193.24	178536.44	0.00
167	7/1/2024	1772.17	4.375%	35	0.00	366.32	0.00	0.00	185.84	176963.44	0.00
168	8/1/2024	1772.17	4.375%	35	0.00	359.37	0.00	0.00	178.44	175380.44	0.00
169	9/1/2024	1772.17	4.375%	35	0.00	352.42	0.00	0.00	171.04	173787.44	0.00
170	10/1/2024	1772.17	4.375%	35	0.00	345.47	0.00	0.00	163.64	172184.44	0.00
171	11/1/2024	1772.17	4.375%	35	0.00	338.52	0.00	0.00	156.24	170571.44	0.00
172	12/1/2024	1772.17	4.375%	35	0.00	331.57	0.00	0.00	148.84	168948.44	0.00
173	1/1/2025	1772.17	4.375%	35	0.00	324.62	0.00	0.00	141.44	167315.44	0.00
174	2/1/2025	1772.17	4.375%	35	0.00	317.67	0.00	0.00	134.04	165672.44	0.00
175	3/1/2025	1772.17	4.375%	35	0.00	310.72	0.00	0.00	126.64	164019.44	0.00
176	4/1/2025	1772.17	4.375%	35	0.00	303.77	0.00	0.00	119.24	162356.44	0.00
177	5/1/2025	1772.17	4.375%	35	0.00	296.82	0.00	0.00	111.84	160683.44	0.00
178	6/1/2025	1772.17	4.375%	35	0.00	289.87	0.00	0.00	104.44	159000.44	0.00
179	7/1/2025	1772.17	4.375%	35	0.00	282.92	0.00	0.00	97.04	157307.44	0.00
180	8/1/2025	1772.17	4.375%	35	0.00	275.97	0.00	0.00	89.64	155604.44	0.00

green tree

P.O. Box 6172  
Rapid City, SD 57708-6172  
1-800-643-0202  
Fax 1-888-870-8919  
GTServicing.com

December 6, 2013

CURT RICE  
97 STEPHANIE WAY  
CHARLES TOWN, WV 25414

RE: Account Number \_\_\_\_\_

Dear Curt Rice:

This letter is in response to your correspondence received on November 9, 2013, regarding the above-mentioned account with Green Tree Servicing LLC ("Green Tree"). We appreciate this opportunity to respond.

Thank you for bringing your issues to our attention. We would like to apologize that the service you received was not to your satisfaction. Please be assured, appropriate department management has been notified, and will address the issue accordingly. Green Tree's mission is to provide exceptional levels of servicing and we continuously strive to recognize opportunities for improvement.

After further research, the current Loan to Value ratio is 95.87%. This was calculated by using today's principal balance (\$308,583.15) divided by the value at the time of the loan modification (\$322,700.00). The scheduled date for automatic termination of the PMI (Private Mortgage Insurance) is February 1, 2020.

As of the date of this response, the account is next due \$2,146.78 for the January 1, 2014 payment.

If you have any questions, please call Customer Service toll-free at 1-800-643-0202, Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST.

Respectfully,

Green Tree  
Customer Service

/s/ckd38/

*This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.*

